

Information to identify the case:

| | | | |
|-------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Sharon L. McNeal–Silnicki</u> | Social Security number or ITIN | xxx–xx–1753 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 19–11614–JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharon L. McNeal–Silnicki
aka Sharon L. McNeal

2/29/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sharon L. McNeal-Silnicki
Debtor

Case No. 19-11614-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 29, 2024

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

| Recip ID | Recipient Name and Address |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db | Sharon L. McNeal-Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507 |
| aty | + Matthew Fissel, Brock and Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054-1218 |
| cr | + FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 517989338 | DeLasotta, Fernando MD, PO Box 385, Linwood, NJ 08221-0385 |
| 518133035 | + J.G. Wentworth Home Lending, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |
| 517989341 | JG Wentworth Home Lending, PO Box 77404, Ewing, NJ 08628-6404 |
| 519344257 | + Matthew Fissel, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Mount Laurel, NJ 08054-1218 |
| 517989346 | National Processing, 4132 S Rainbow Blvd # 388, Las Vegas, NV 89103-3106 |
| 517989350 | + Panther Medical, 935 Highway 34 Ste B, Matawan, NJ 07747-3282 |
| 518601162 | + Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 518757368 | SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356 |
| 518757369 | SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc successor in interest to Gateway,One |
| 517992396 | Steven Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507 |
| 517989356 | Tricare Medical Transportation, 825 Noahs Rd, Pleasantville, NJ 08232-4227 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 29 2024 21:22:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Feb 29 2024 21:22:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: Bankruptcy@Freedommortgage.com | Feb 29 2024 21:21:00 | Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 517989334 | ^ MEBN | Feb 29 2024 21:16:24 | APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407 |
| 517989333 | Email/Text: kristin.villneauve@allianceoneinc.com | Feb 29 2024 21:20:00 | Alliance One, 4850 E Street Rd Ste 300, Trevose, PA 19053-6643 |
| 517989335 | EDI: WFNNB.COM | Mar 01 2024 01:57:00 | Boscov's/Comenity Cap Bank, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043 |
| 517989336 | Email/Text: lriley@caperegional.com | Feb 29 2024 21:21:00 | Cape Regional Medical Center, Attn: Billing Dept, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138 |
| 517989337 | EDI: CAPITALONE.COM | Mar 01 2024 01:57:00 | Capital One Bank (USA), N.A., PO Box 30258, Salt Lake City, UT 84130-0258 |

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|-----------|-------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| 518045075 | + EDI: AIS.COM | Mar 01 2024 01:57:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518618827 | Email/Text: Bankruptcy@Freedommortgage.com | Feb 29 2024 21:21:00 | FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485 |
| 518618828 | Email/Text: Bankruptcy@Freedommortgage.com | Feb 29 2024 21:21:00 | FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485, FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485 |
| 519344258 | + Email/Text: Bankruptcy@Freedommortgage.com | Feb 29 2024 21:21:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 517989340 | EDI: IRS.COM | Mar 01 2024 01:57:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518158726 | + Email/Text: BKelectronicnotices@cenlar.com | Feb 29 2024 21:21:00 | J.G. Wentworth Home Lending, LLC., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430 |
| 517989343 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 29 2024 21:19:47 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497 |
| 518068247 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 29 2024 21:19:44 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517989344 | + Email/Text: BKNotice@ldvlaw.com | Feb 29 2024 21:21:00 | Lyons,Doughty & Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239 |
| 517989345 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 29 2024 21:22:00 | Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710 |
| 518065101 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 29 2024 21:22:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517989348 | Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com | Feb 29 2024 21:20:00 | NJ EZ Pass, PO Box 4972, Trenton, NJ 08650-4972 |
| 517989349 | EDI: PARALONMEDCREDIT | Mar 01 2024 01:57:00 | NPAS Inc, PO Box 99400, Louisville, KY 40269-0400 |
| 517989347 | Email/Text: paula.tilley@nrsagency.com | Feb 29 2024 21:20:00 | Nationwide Recovery Services, 545 Inman St E, Cleveland, TN 37311-6248 |
| 517989351 | ^ MEBN | Feb 29 2024 21:14:29 | Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844 |
| 517989352 | Email/Text: info@bolderhealthcare.com | Feb 29 2024 21:21:00 | Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549 |
| 517989353 | Email/Text: enotifications@santanderconsumerusa.com | Feb 29 2024 21:22:00 | Santander Consumer USA, Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284 |
| 518021925 | + Email/Text: enotifications@santanderconsumerusa.com | Feb 29 2024 21:22:00 | Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244 |
| 517989354 | Email/Text: jboehler@shorememorial.org | Feb 29 2024 21:22:00 | Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|-----------------------------------------------------------------------------------|
| 517989339 | ## | Gateway One Lending, 3818 E Coronado St Ste 100, Anaheim, CA 92807-1620 |
| 518003500 | ##+ | Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225 |
| 517989342 | ## | KML Law Group, 216 Haddon Ave # 406, Westmont, NJ 08108-2812 |
| 517989355 | ## | Township of Middle EMS, PO Box 476, Cape May Court House, NJ 08210-0476 |

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TOTAL: 0 Undeliverable, 0 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

| Name | Email Address |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com |
| Andrew B Finberg | ecfmail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Kevin Gordon McDonald | on behalf of Creditor J.G. Wentworth Home Lending LLC. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Matthew K. Fissel | on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com |
| Robert P. Saltzman | on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| Victoria A. Steffen | on behalf of Debtor Sharon L. McNeal-Silnicki vsteffen@verizon.net g30369@notify.cincompass.com; steffen.victoriab128274@notify.bestcase.com |

TOTAL: 8